



2011 Small Business Lending Conference

March 31, 2011 ♦ 7:45 a.m. – 3:00 p.m.

**Kellogg Center • Michigan State University
East Lansing • Michigan**



Featuring

Jane Palsgrove Butler

Executive Vice President, National Association of
Government Guaranteed Lenders & former SBA
Assistant Administrator, Office of Financial Assistance

Sponsored by



Who Should Attend?

- Lenders
- Credit Administration
- Loan Documentation Staff
- Special Assets Staff
- Business Development Staff

Program Descriptions

SBA Loan Processing

Presented by Romualdo Ancog and Rachel St. James, SBA Lender Relations Specialists

Learn the basics, including the most recent updates, of processing SBA loans. Topics include eligibility, the centralized loan process, the SBA loan package, the Recovery Act, the SBA Lender's Advantage Initiative and more.

Preserving the SBA Guaranty

Presented by Jane Butler, Executive VP, National Association of Government Guaranteed Lenders

The new SOP 50 51 3 states that lenders are required to submit purchase packages that "demonstrate that SBA is obligated to honor its guaranty." Learn about the issues that can jeopardize your payment from SBA, including documenting eligibility and disbursements and unilateral servicing and liquidation actions. Issues that are especially important to PLP lenders – the critical early default issues, appropriate credit underwriting, and documentation of equity injections will be discussed.

USDA Rural Development and MEDC Financing Programs for Businesses

Presented by Eric Hanna, Capital Markets Development Associate, Michigan Economic Development Corporation and Traci Smith, Director, USDA Rural Development Business Programs

Learn how the USDA's Rural Development Guaranty program can help your rural customers with loans up to \$25 million. The MEDC offers equity, loan enhancement, and bond programs for customers who need creative solutions.

Environmental Considerations – Case Studies of Policy Exceptions

Presented by Rhonda Klann, Michigan Department of Environmental Quality and Mike Kulka, Co-Owner/Founder & CEO and Steve Price, VP, of PM Environmental, Inc; and Richard Pasiak, SBA District Counsel

This session will focus on environmental due diligence including SBA's SOP requirements, environmental changes to the Baseline Environmental Assessment and due care processes in Michigan will be discussed in detail with emphasis on real world case studies. Environmental risk evaluation will be presented from the banker's perspective.

Export Financing Solutions

Presented by John O'Gara, U.S. Export Assistance Center, Jan Blaho, Business Development Officer, Export-Import Bank
SBA's Export Working Capital Program, Export Express, the SBA International Trade Loan Program, and Ex-Im Bank programs may be the solution to assisting export clients with their financing needs.

The SBAExpress, Patriot Express and Lenders Advantage Programs

Presented by Kenneth Kolasa, SBA Lender Relations Specialist and Brian Picarazzi, SBA Senior Area Manager

Learn about the changes to the SBAExpress and Patriot Express programs. If your institution does less than 20 SBA

guaranteed loans a year, the Lenders Advantage program may be right for you. With a streamlined application and approval process this program can help you build your SBA portfolio.

2011 - Get on the Leaderboard with SBA 504!

Presented by Michigan CDCs

Clients look to their lending source like a golfer to their caddy. Help them beat par with the SBA 504 loan program. This session includes an overview of the program including eligibility requirements, project structure, loan limits, recent changes, including the new refinance guidelines.

Preparing the SBA Loan Application

Presented by Romualdo Ancog and Rachel St. James, SBA Lender Relations Specialists

Submit it right the first time! This presentation includes a step by step review of SBA procedures and processes. Learn what goes into a loan application, how to work with the Loan Guaranty Processing Centers, and best practices to ensure a painless approval process.

Preparing Loan Applicants for Success

Presented by Tom McFadden, Manufacturing Assistance Specialist and Theresa Sickles, CPA, Michigan Small Business & Technology Development Center

Learn how the SBA-funded Michigan Small Business & Technology Development Center can help to prepare your customers for the financing process. This statewide network of certified business consultants can evaluate credit worthiness, determine management capacity for debt repayment, and calculate research-based cash flow projections.

Advanced Lenders Session

Presented by Jane Butler, Executive VP, NAGGL

The past two years have been a roller coaster ride for SBA's loan programs. Learn about the recent statutory and SOP program changes, what's on the horizon, and predictions for the Agency. Join an interactive discussion of the complex issues including topics such as how the economy can influence credit practices and questions on whether lenders should modify their SBA loan practices for larger loans.

Recognizing and Preventing Loan Fraud

Presented by Bruno Genrich, Special Agent, Office of Inspector General and Richard Pasiak, SBA District Counsel

Before and after loan approval, accurate documentation and due diligence ensure that all closing requirements are met and loan fraud is prevented. Emphasis is on real life examples.

Servicing the SBA Loan

Presented by Romualdo Ancog and Rachel St. James, SBA Lender Relations Specialists

Lenders must use "reasonable care" and act as "prudent lenders" in servicing SBA loans. Learn SBA's requirements, including 1502 reporting, lender's unilateral authority, notification and approval requirements and how to submit a servicing request.

AGENDA

Registration & Continental Breakfast

7:45 a.m. - 8:15 a.m.

Welcome & Conference Overview

8:15 a.m. - 8:25 a.m.

Session One

8:30 a.m. - 10:00 a.m.

Break

10:00 a.m. - 10:20 a.m.

Session Two

10:20 a.m. - 11:50 a.m.

Lunch & Awards Presentation

12:10 p.m. - 1:15 p.m.

Session Three

1:30 p.m. - 3:00 p.m.

Conference Information

Fee: \$180 per person

Deadline: Please register by **March 25** to ensure your space at the conference.

Location

The Kellogg Center
55 South Harrison Avenue
East Lansing, MI 48824

Overnight Guests For room reservations at the Kellogg Center, please call 800-875-5090.



REGISTRATION

Registration: To register online and select your workshops and method of payment, please go to <http://tiny.cc/SBA2011>. Questions on registration, please contact Elaine Benoit 616-331-7480. For all other conference related questions, call Romualdo Ancog at 313-226-6075, Ext. 259.

WORKSHOP SCHEDULE

Session One – 8:30 a.m. - 10:00 a.m.

- Preserving the SBA Guaranty
- USDA Rural Development and MEDC Financing Programs for Businesses
- Environmental Considerations - Case Studies of Policy Exceptions
- Export Financing Programs
- SBA Loan Processing

Session Two – 10:20 a.m. - 11:50 a.m.

- The SBAExpress, Patriot Express and Lenders Advantage Programs
- 2011 - Get on the Leaderboard with SBA 504!
- Preparing the SBA Loan Application
- Preparing Loan Applicants for Success
- Advanced Lenders Session

Session Three – 1:30 p.m. - 3:00 p.m.

- Recognizing and Preventing Loan Fraud
- Preserving the SBA Guaranty
- 2011 - Get on the Leaderboard with SBA 504!
- Servicing the SBA Loan

2011 Small Business Lending Conference

March 31, 2011 ♦ 7:45 a.m. – 3:00 p.m.

**Kellogg Center • Michigan State University
East Lansing • Michigan**

The Michigan SBTDC is partially funded through a cooperative agreement with the U.S. Small Business Administration. All SBA programs are extended to the public on a nondiscriminatory basis. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Contact Romy Ancog 313-226-6075 x259 at SBA.

U.S. Small Business Administration
477 Michigan Avenue, Suite 515
Detroit, Michigan 48226

Official Business
Penalty for Private Use: \$300

First Class Mail
Postage Paid
SBA
Permit No: G-82